

Information to identify the case:

Debtor 1	Robert Conquest	Social Security number or ITIN	xxx-xx-0497
	First Name Middle Name Last Name	EIN	--
Debtor 2	Virginia Conquest	Social Security number or ITIN	xxx-xx-1801
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12265-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Conquest
aka Robert S Conquest, aka Robert Sam
Conquest

Virginia Conquest
aka Virginia L Conquest

1/22/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Robert Conquest
Virginia Conquest
DebtorsCase No. 17-12265-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db/jdb
cr
516651922 +Robert Conquest, Virginia Conquest, 4 Warner Drive, Hillsborough, NJ 08844-4111
516727760 +BankUnited, N.A., 7815 N.W. 148 Street, Miami Lakes, FL 33016-1554
516630752 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516630753 +BankUnited, N.A., 7815 N.W. 148th Street, Miami Lakes, FL 33016-1554
516630758 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
+Bnkunted Fsb, 7815 Nw 148th St, Miami Lakes, FL 33016-1554
+ICON EQUITIES, 23332 MILL CREEK DRIVE, SUITE 125, LAGUNA HILLS CA 92653-7911
(address filed with court: Icon Equities, LLC, 9891 Irvine Center Drive, Suite 180, Irvine, CA 92618)

516700618 +M&T BANK, PO BOX 1508, Buffalo, NY 14240-1508
516825814 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
516630762 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
516630763 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
516630764 Portfolio Asset Group, c/o Phillips & Cohen Associates, Ltd., P.O. box 5790, Hauppauge, NY 11788-0164
516630766 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516630768 +TD Bank USA NA, c/o Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
516630771 +Trac/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516653209 +U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516679792 EDI: GMACFS.COM Jan 23 2020 05:18:00 Ally Capital, PO Box 130424, Roseville MN 55113-0004
516630751 +EDI: GMACFS.COM Jan 23 2020 05:18:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516630754 +EDI: CAPITALONE.COM Jan 23 2020 05:18:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
516820132 EDI: BL-BECKET.COM Jan 23 2020 05:18:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516638966 EDI: DISCOVER.COM Jan 23 2020 05:18:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516630755 +EDI: DISCOVER.COM Jan 23 2020 05:18:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516630756 +EDI: PHINAMERI.COM Jan 23 2020 05:18:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145
516763783 +E-mail/Text: Bankruptcy@absoluteresolutions.com Jan 23 2020 01:02:48 Icon Equities LLC, c/o Absolute Resolutions Corp., 8000 Norman Center Drive,, Suite 350, Bloomington, MN 55437-1118
516630759 +E-mail/Text: bncnotices@becket-lee.com Jan 23 2020 01:03:02 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516630761 E-mail/Text: camanagement@mtb.com Jan 23 2020 01:03:31 M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
516881846 EDI: PRA.COM Jan 23 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516881459 EDI: PRA.COM Jan 23 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516881829 EDI: PRA.COM Jan 23 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516881764 EDI: PRA.COM Jan 23 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Tractor Supply Consumer, POB 41067, Norfolk VA 23541
517828735 +E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2020 01:04:57 Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., Bankruptcy Department 84165-0250
517828734 E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2020 01:04:57 Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
516636851 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:59 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
516630765 +E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:59 Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
516630767 +EDI: RMSC.COM Jan 23 2020 05:18:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
516852705 +EDI: RMSC.COM Jan 23 2020 05:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516809604 +E-mail/Text: bncmail@w-legal.com Jan 23 2020 01:04:18 TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Jan 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516630769 +EDI: WTRNBANK.COM Jan 23 2020 05:18:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
516630770 +EDI: CITICORP.COM Jan 23 2020 05:18:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516630757* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
516630760* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Bruce C. Truesdale on behalf of Joint Debtor Virginia Conquest brucectruesdalepc@gmail.com,
bctpccef@gmail.com/r49787@notify.bestcase.com
Bruce C. Truesdale on behalf of Debtor Robert Conquest brucectruesdalepc@gmail.com,
bctpccef@gmail.com/r49787@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2005-7N, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor DLJ Mortgage Capital, Inc. NJ_ECF_Notices@mccalla.com
Michael M Khalil on behalf of Debtor Robert Conquest mkhalil@atrbklaw.com
Michael M Khalil on behalf of Joint Debtor Virginia Conquest mkhalil@atrbklaw.com
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.
phillip.raymond@mccalla.com
Phillip Andrew Raymond on behalf of Creditor DLJ Mortgage Capital, Inc.
phillip.raymond@mccalla.com
Robert P. Saltzman on behalf of Creditor BankUnited, N.A. dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12